

Information to identify the case:

Debtor 1	Robin Switsky	Social Security number or ITIN xxx-xx-3973
	First Name Middle Name Last Name	EIN _____
Debtor 2 (Spouse, if filing)	Matthew Switsky	Social Security number or ITIN xxx-xx-7149
	First Name Middle Name Last Name	EIN _____
United States Bankruptcy Court District of New Jersey		
Case number: 12-16209-CMG		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Robin Switsky
aka Robyn Switsky

Matthew Switsky

6/12/17

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New Jersey

In re:
 Robin Switsky
 Matthew Switsky
 Debtors

Case No. 12-16209-CMG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 29

Date Rcvd: Jun 12, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 14, 2017.

db/jdb +Robin Switsky, Matthew Switsky, 802 Twin Rivers Drive North, East Windsor, NJ 08520-5610
 512848888 +Americas Servicing Co, Attention: Bankruptcy, PO Box 10328, Des Moines, IA 50306-0328
 513184420 +CAPITAL ONE BANK (USA), N.A., by PRA Receivables Management, LLC, PO Box 12907, Norfolk VA 23541-0907
 512848890 +Capital One , N.A., PO Box 17000, Baltimore, MD 21297-1000
 513167647 Capital One, N.A., PO Box 105385, Atlanta, GA 30348-5385
 512848892 +East Windsor Municipal Utilities Authori, 7 Wiltshire Drive, East Windsor, NJ 08520-1248
 512946835 +East Windsor Municipal Utilities Authority, 7 Wiltshire Drive, East Windsor, NJ 08520-1248
 512949903 +East Windsor Municipal Utilities Authority, c/o Michael R. Butler, Esq., Mason, Griffin & Pierson, P.C., 101 Poor Farm Road,, Princeton, NJ 08540-1941
 512848893 +Green Point Savings, PO Box 130424, Roseville, MN 55113-0004
 512848894 +Greenpoint Mortgage Funding, C/O Capital One, N.A., 7933 Preston Rd, Plano, TX 75024-2302
 512848895 +Greenpoint Mortgage Funding, LLC, 7105 Corporate Drive, Plano, TX 75024-4100
 512848897 JCP&L, PO Box 3687, Akron, OH 44309-3687
 512927473 +Jersey Central Power & Light, a FirstEnergy compan, 331 Newman Springs Rd., Building 3, Red Bank, NJ 07701-6771
 512848900 +PSEG, PO Box 14444, New Brunswick, NJ 08906-4444
 512848898 +Phelan Hallinan & Schmieg, P.C., 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
 512848902 +Twin Rivers Community Trust, 92 Twin Rivers Drive West, East Windsor, NJ 08520-5213
 512848903 Twin Rivers Community Trust, CL#4650 PO Box 95000, Philadelphia, PA 19195-4650
 512912503 +Twin Rivers Homeowners Assoc., et al of East Windsor, NJ, 1676 Route 27, Edison, NJ 08817-3595

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 12 2017 22:22:50 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 12 2017 22:22:46 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 512848889 +EDI: BANKAMER.COM Jun 12 2017 22:03:00 Bank Of America, N.a., 450 American St, Simi Valley, CA 93065-6285
 515988177 +EDI: AISACG.COM Jun 12 2017 22:03:00 Capital One N.A., c/o Ascension Capital Group, P.O. Box 165028, Irving, TX 75016-5028
 512848891 +EDI: CHRYSLER.COM Jun 12 2017 22:03:00 Chrysler Financial/TD Auto Finance, Attention: Bankruptcy, PO Box 551080, Jacksonville, FL 32255-1080
 512848896 +EDI: HFC.COM Jun 12 2017 22:03:00 Hsbc Bank, ATTN: BANKRUPTCY, PO BOX 5213, Carol Stream, IL 60197-5213
 512848899 EDI: PRA.COM Jun 12 2017 22:03:00 Portfolio Rc, Attn: Bankruptcy, PO Box 41067, Norfolk, VA 23541
 513157421 EDI: PRA.COM Jun 12 2017 22:03:00 Portfolio Recovery Associates, LLC, c/o Discover, POB 41067, Norfolk VA 23541
 513882316 +EDI: PRA.COM Jun 12 2017 22:03:00 PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541, PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067
 513882315 +EDI: PRA.COM Jun 12 2017 22:03:00 PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067
 512960131 EDI: CHRYSLER.COM Jun 12 2017 22:03:00 TD Auto Finance LLC, Trustee Payment Dept., P.O. Box 9001897, Louisville, Kentucky 40290-1897

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

512848901 ##+Ryan Gentile, 147 West 35th Street, Suite 1008, New York, NY 10001-2114
 TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-3

User: admin
Form ID: 3180W

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Total Noticed: 29

Date Rcvd: Jun 12, 2017

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 14, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 12, 2017 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Alexandra T. Garcia on behalf of Creditor Capital One, N.A. NJECFMAIL@mwc-law.com
Denise E. Carlon on behalf of Creditor Capital One N.A. dcarlon@kmllawgroup.com,
bkgroup@kmllawgroup.com
Denise E. Carlon on behalf of Creditor Capital One, N.A. dcarlon@kmllawgroup.com,
bkgroup@kmllawgroup.com
Joshua I. Goldman on behalf of Creditor Capital One N.A. jgoldman@kmllawgroup.com,
bkgroup@kmllawgroup.com
Ryan L. Gentile on behalf of Joint Debtor Matthew Switsky rlg@lawgmf.com,
rlgentile82@gmail.com;gmf@lawgmf.com;sp@lawgmf.com;firm@lawgmf.com
Ryan L. Gentile on behalf of Debtor Robin Switsky rlg@lawgmf.com,
rlgentile82@gmail.com;gmf@lawgmf.com;sp@lawgmf.com;firm@lawgmf.com
Warren S. Jones, Jr. on behalf of Creditor Capital One N.A. email@warrensjones.com,
bestcasewsj@gmail.com;r46134@notify.bestcase.com
Young-Lynn Lee on behalf of Creditor TD Auto Finance LLC ylee@schillerknapp.com,
kcollins@schillerknapp.com

TOTAL: 9